

Breakthroughs that change patients' lives[®]

Pension Modeling Tool

The Pension Modeling Tool allows you to model the value of your pension benefits under different scenarios, including different retirement dates or ages. The Tool includes all grandfathered benefits and benefit provisions, and reflects the pension freeze effective December 31, 2017.

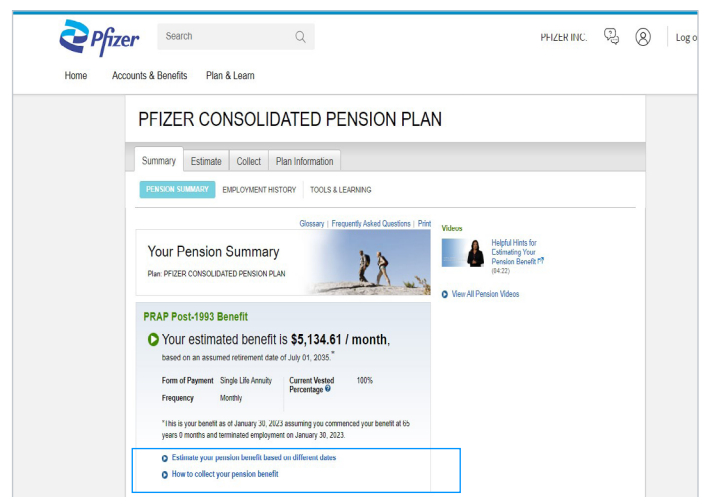
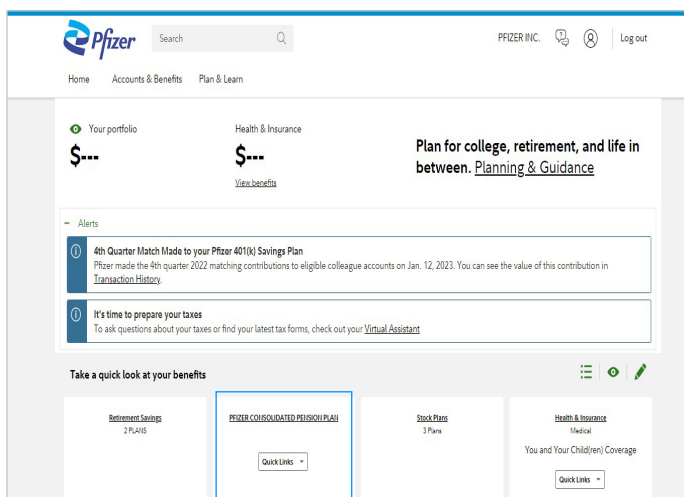
Why You Should Use This Tool

- To see and understand the value of your pension benefits (if applicable)
- So you can review your retirement options, and maximize the value of your pension benefit
- To assist you in preparing for an upcoming retirement

Getting There

Go to netbenefits.com and click on *Pfizer Consolidated Pension Plan* (if you have more than one pension benefit, click the one you want to see on the following page)

Click *Estimate your pension benefit based on different dates* on the following page



For illustrative purposes.

How to Use This Tool

1 Step One

Enter your expected termination age or date, and the age or date that you expect to begin receiving your benefit payments

2 Step Two

Enter any beneficiary(ies) that should be included in your estimate

3 Step Three

Input interest rates to model lump sum scenarios. If the field is left empty, current rates in effect will be used.

4 Step Four

Click *Calculate Payment Options* to view your pension estimates

5 Step Five

You can save or print your results by clicking *Format for Printing* on the following page

The screenshot shows the 'PFIZER CONSOLIDATED PENSION PLAN' web application. The top navigation bar includes the Pfizer logo, a search bar, and links for 'Home', 'Accounts & Benefits', and 'Plan & Learn'. The main content area is titled 'Pension Estimates' and contains several sections: 'Tools & Learning', 'Estimate a Payment', and 'Review Saved Calculations'. The 'Estimate a Payment' section is active, showing 'Scenario 1' with input fields for 'When will you stop working?' (Age, Date, MM, DD, YYYY) and 'When would you like to start receiving benefits?' (Age, Date, MM, DD, YYYY). There are also checkboxes for 'How does this affect my estimate?'. Below this, there's a section for 'Should we include a beneficiary in your estimate?' with a dropdown for 'Beneficiary type' (None, Spouse, Child, etc.) and a date field for 'Beneficiary's date of birth'. The bottom section, 'Other factors we will use to calculate your estimate', includes input fields for 'LS Interest Rate - Segment 1', 'LS Interest Rate - Segment 2', 'LS Interest Rate - Segment 3', and 'LS Interest Rate - PBGC'. A 'Calculate Payment Options' button is at the bottom.

For illustrative purposes.

For More Information

For more information on the Pension Modeling Tool, you can call a Fidelity Planning & Advice Professional at **1-866-973-5023**, or call the Pfizer Benefits Center at **1-866-476-8723** and follow the prompts to Financial Planning. Benefits representatives are available Monday through Friday from 8:30 a.m. to 8:30 p.m., Eastern time.